

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOHN M KESSE  
INEZ KESSE  
Debtor(s)

Case No. 08-24922

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/19/2008.
- 2) The plan was confirmed on 02/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/22/2011.
- 5) The case was dismissed on 12/02/2011.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,700.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$40,309.15
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$40,309.15**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,873.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,131.56
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,004.56**

Attorney fees paid and disclosed by debtor: \$627.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
77TH STREET DEPOT FED CU #2505	Unsecured	4,987.00	4,437.05	4,437.05	0.00	0.00
77TH STREET DEPOT FED CU #2505	Unsecured	4,821.00	3,753.61	3,753.61	0.00	0.00
77TH STREET DEPOT FED CU #2505	Unsecured	736.00	NA	NA	0.00	0.00
AAM	Unsecured	3,773.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	103.00	NA	NA	0.00	0.00
AQUATIVA	Unsecured	3,000.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,185.00	1,231.80	1,231.80	0.00	0.00
CARMEL FINANCIAL CORP	Secured	100.00	100.00	100.00	79.99	0.00
CARMEL FINANCIAL CORP	Unsecured	3,709.00	3,706.84	3,706.84	0.00	0.00
CHASE BANK USA	Unsecured	517.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	526.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	10,757.55	10,757.55	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	941.00	980.51	980.51	0.00	0.00
GRUNDY COUNTY COLLECTOR	OTHER	NA	NA	NA	0.00	0.00
HSBC	Unsecured	800.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	587.00	587.15	587.15	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	167.47	167.47	0.00	0.00
LAKEWOOD TRAILS HOA	Secured	1,000.00	1,000.00	1,000.00	992.42	0.00
MONTEREY FINANCIAL SVC	Unsecured	157.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVCS	Unsecured	NA	57.52	57.52	0.00	0.00
MONTEREY FINANCIAL SVCS	Secured	50.00	50.00	50.00	50.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	728.00	751.37	751.37	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	453.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	596.00	NA	NA	0.00	0.00
PERSONAL FINANCE CO	Unsecured	NA	1,368.27	1,368.27	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	403.00	403.45	403.45	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	600.00	545.55	545.55	0.00	0.00
SEVENTH AVENUE	Unsecured	206.00	206.38	206.38	0.00	0.00
TRS RECOVERY SERVICES	Unsecured	400.00	NA	NA	0.00	0.00
VILLAGE OF MINOOKA	Secured	829.40	829.40	829.40	233.00	0.00
WELLS FARGO DEALERS SERVICES	Secured	36,921.00	36,488.22	36,488.22	19,929.70	4,181.52

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO FINANCIAL ACCEPTN	Secured	12,075.00	12,075.00	12,075.00	7,835.05	1,283.13
WELLS FARGO FINANCIAL ACCEPTN	Unsecured	NA	6,386.93	6,386.93	0.00	0.00
WELLS FARGO HOME MTGE	Secured	2,562.19	2,562.19	2,562.19	719.78	0.00
WELLS FARGO HOME MTGE	Secured	NA	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,391.59	\$952.78	\$0.00
Debt Secured by Vehicle	\$48,563.22	\$27,764.75	\$5,464.65
All Other Secured	\$1,150.00	\$1,122.41	\$0.00
<b>TOTAL SECURED:</b>	<b>\$53,104.81</b>	<b>\$29,839.94</b>	<b>\$5,464.65</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$35,341.45</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,004.56</u>
Disbursements to Creditors	<u>\$35,304.59</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$40,309.15</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/09/2012

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.